

Information to identify the case:

Debtor 1	Vincent T Conner	Social Security number or ITIN xxx-xx-1996
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Bettie Jo Conner	Social Security number or ITIN xxx-xx-4253
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-19760-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent T Conner
aka Vincet Terrell Conner

Bettie Jo Conner
aka Bettie Jo Gunnell-Conner

11/5/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Vincent T Conner
 Bettie Jo Conner
 Debtors

Case No. 15-19760-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db/jdb +Vincent T Conner, 1444 E 7th St, Plainfield, NJ 07062-1942
 515530793 +Milstead & Associates, LLC, 1 E. Stow Rd, Marlton, NJ 08053-3118
 515625399 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 515530795 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
 515530796 +The Center for Ambulatory Surgery, 1450 Route 22 West, Mountainside, NJ 07092-2619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 00:17:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2019 00:17:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

515530781 +EDI: WFNNB.COM Nov 06 2019 04:38:00 Ashley Stewart, Po Box 182789,
 Columbus, OH 43218-2789

515530780 +EDI: WFNNB.COM Nov 06 2019 04:38:00 Ashley Stewart, Comenity, Po Box 182124,
 Columbus, OH 43218-2124

515920111 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 06 2019 00:17:33
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146-1837

515920112 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 06 2019 00:17:33
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL, 33146,
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146-1837

515882619 +EDI: BANKAMER.COM Nov 06 2019 04:33:00 Bank of America, PO Box 5170,
 Semi Valley CA 93062-5170

515530782 +EDI: BANKAMER.COM Nov 06 2019 04:33:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170

515530783 +EDI: BANKAMER.COM Nov 06 2019 04:33:00 Bank of America, 1800 Tapo Canyon Rd,
 Simi Valley, CA 93063-6712

515749324 +EDI: BANKAMER.COM Nov 06 2019 04:33:00 Bank of America, N.A., P.O. Box 5170,
 Simi Valley, CA 93062-5170

515530785 EDI: CAPITALONE.COM Nov 06 2019 04:38:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238

515530784 +EDI: CAPITALONE.COM Nov 06 2019 04:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

515630513 EDI: CAPITALONE.COM Nov 06 2019 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

515635060 EDI: BL-BECKET.COM Nov 06 2019 04:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701

515530786 +EDI: WFNNB.COM Nov 06 2019 04:38:00 Comenity Bank/lnbryant, Po Box 182789,
 Columbus, OH 43218-2789

515530788 +EDI: RMSC.COM Nov 06 2019 04:33:00 GECRB/ Old Navy, Po Box 965005,
 Orlando, FL 32896-5005

515530787 +EDI: RMSC.COM Nov 06 2019 04:33:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,
 Roswell, GA 30076-9104

515530789 +EDI: RMSC.COM Nov 06 2019 04:33:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104

515530790 EDI: RMSC.COM Nov 06 2019 04:33:00 Gemb/walmart, Po Box 965024, El Paso, TX 79998

515530791 +EDI: IRS.COM Nov 06 2019 04:38:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

515530792 +E-mail/Text: bncnotices@becket-lee.com Nov 06 2019 00:16:11 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515753216 EDI: PRA.COM Nov 06 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
 POB 41067, Norfolk VA 23541

515756728 EDI: PRA.COM Nov 06 2019 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

515544239 +E-mail/Text: bankruptcy@pseg.com Nov 06 2019 00:15:26 PSE&G, PO Box 490,
 Cranford, NJ 07016-0490

518524956 +E-mail/Text: bankruptcy@pseg.com Nov 06 2019 00:15:26 PSE&G, PO Box 490,
 Attn: Bankruptcy Dept., Cranford, NJ 07016-0490

515608301 EDI: Q3G.COM Nov 06 2019 04:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

515530794 +E-mail/Text: bankruptcy@savit.com Nov 06 2019 00:17:59 Sa-vit Enterprises, 46 W Ferris St,
 East Brunswick, NJ 08816-2159

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517452611 Select Portfolio Servicing, Remittance Processing, P.O. Box 65450,Sa,

Select Portfolio Servicing, Remittance Processing, P.O. Box 65450,Sa

517452610 Select Portfolio Servicing, Remittance Processing, P.O. Box 65450,Sa

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Nov 05, 2019

515882618* +Bank of America, N.A., POB 5170, Simi Valley, CA 93062-5170

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Celine P. Derkrikorian on behalf of Creditor BAYVIEW LOAN SERVICING, LLC njecfmail@mwc-law.com
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company njecfmail@mwc-law.com
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust kmcdonald@blankrome.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magruester.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
TOTAL: 8